

UNITED STATES BANKRUPTCY COURT
Western District of North Carolina (Shelby)

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on 4/5/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used in the last 8 years, including married, maiden, trade and address):

Raymond B. Farmer
dba Two Mile Enterprises, LLC
dba Two Mile Supply, LLC
dba Two Mile Trading, LLC
dba Two Mile Construction, LLC
dba Gaffney Apartments, LLC
dba Creekside Apartments
dba Magnolia Ridge Apartments
dba Goldmine Springs Apartments
dba Two Mile Properties, LLC
dba Creekside Mini-Storage
dba Groves Apartments, LLC
dba East Ridge Apartments, LLC
dba Meadow Green Apartments, LLC
dba Wildewood Apartments of Spartanburg, LLC
dba Wildewood Apartments
dba Georgetown Village Apartments, LLC
dba Timbercreek Apartments, LLC
dba Foxfire Apartments
dba Addison Townhomes
305 Honeysuckle Drive
Rutherfordton, NC 28139

Diane P. Farmer
dba Two Mile Enterprises, LLC
dba Two Mile Supply, LLC
dba Two Mile Trading, LLC
dba Two Mile Construction, LLC
dba Gaffney Apartments, LLC
dba Creekside Apartments
dba Magnolia Ridge Apartments
dba Goldmine Springs Apartments
dba Two Mile Properties, LLC
dba Creekside Mini-Storage
dba Groves Apartments, LLC
dba East Ridge Apartments, LLC
dba Meadow Green Apartments, LLC
dba Wildewood Apartments of Spartanburg, LLC
dba Wildewood Apartments
dba Georgetown Village Apartments, LLC
dba Timbercreek Apartments, LLC
dba Foxfire Apartments
dba Addison Townhomes
305 Honeysuckle Drive
Rutherfordton, NC 28139

Case Number:
10-40269

Social Security/Taxpayer ID Nos.:
xxx-xx-1078
xxx-xx-5108

Attorney for Debtor(s) (name and address):

Travis W. Moon
Hamilton Moon Stephens Steele Martin
2020 Charlotte Plaza
201 S. College Street
Charlotte, NC 28244-2020

Telephone number: (704) 344-1117

Meeting of Creditors:

Date: **May 21, 2010**

Time: **02:00 PM**

Location: **Cleveland County Courthouse, 100 Justice Place, 3rd Floor, Courtroom 5, Shelby, NC 28150**

Deadlines:

FILE A PROOF OF CLAIM WITH ATTACHMENTS ELECTRONICALLY WITH THE CLERK OF THE BANKRUPTCY COURT ON THE BANKRUPTCY COURT'S WEB SITE AT www.ncwb.uscourts.gov.

Deadline to File a Proof of Claim:

For all creditors(except a governmental unit): **8/19/10**

For a governmental unit: **180 days from date of voluntary petition, order for relief, or conversion, whichever is later.**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 7/20/10

Deadline to File a Complaint Objecting to Discharge of the Debtor:

First date set for hearing on confirmation of plan.

Notice of that date will be sent at a later time.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Shelby Division
P.O. Box 34189
Charlotte, NC 28234-4189

Telephone number: 704-350-7500

Hours Open: 8:30 AM – 4:30 PM, Monday – Friday

For the Court:

Clerk of the Bankruptcy Court:
David E. Weich

Date: 4/6/10

EXPLANATIONS

FORM B9E (10/05)

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| Filing of Chapter 11 Bankruptcy Case | A bankruptcy case under chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing. You may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate the debtor's business. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; garnishing or deducting from the debtor's wages; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States Bankruptcy Administrator not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case. |
| Claims | A Proof of Claim is a statement describing a creditor's claim and must be filed electronically with the Bankruptcy Court at the Bankruptcy court's web site at www.ncwb.uscourts.gov . If your claim is scheduled and is <i>not</i> listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you filed a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all <i>or</i> if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim by the "Deadline to File Proof of Claim" listed on the front side, or you might not be paid any money on your claim and may be unable to vote on the plan. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts | Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code §1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Foreign Creditors | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| --- Refer to Other Side for Important Deadlines and Notices --- | |
| NOTICE IS HEREBY GIVEN that if the debtor fails to appear at the first meeting of creditors, or if the debtor fails to file all schedules, statements, lists and other documents required to be filed by the Federal Rules of Bankruptcy Procedures and the Local Bankruptcy Rules of this Court within the time period set forth in these rules, the debtor's case will be subject to dismissal without further notice or opportunity for hearing. | |